

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

MARY J. ROBINSON,

PRECONFIRMATION MODIFIED

CHAPTER 13 PLAN

Dated: February 28, 2011

Debtor.

In a joint case, debtor means debtors in this plan.

Case No. 11-40338

1. DEBTOR'S PAYMENTS TO TRUSTEE -

- a. As of the date of this plan, the debtor has paid the trustee \$210
- b. After the date of this plan, the debtor will pay the trustee \$350 per month for 50 months beginning March, 2011 for a total of \$20,650. The minimum plan length is 36 months from the date of the order for relief unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee N/A.
- d. The debtor will pay the trustee a total of \$20,860. [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE - The trustee will pay from available funds only creditors for which proofs of claim have been timely filed. The trustee may collect a fee of up to 10% of plan payments, or an estimated \$1,600 [Line 1(d) X .10].

3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] C The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payments</i>	<i>Number of Months</i>	<i>Beginning Month No.</i>	<i>TOTAL PAYMENTS</i>
a. N/A				
b.				

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASE [§365] - The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7,

- a. N/A
- b.

5. CLAIMS NOT IN DEFAULT - Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

<i>Creditor</i>	<i>Description of Property</i>
a. N/A	
b.	
c.	

6. HOME MORTGAGES IN DEFAULT [§1322(b) (5) and §1322(e)] C The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. VERICREST FINANCIAL	\$10,700	\$304	10	36	\$10,700
b. MERCHANTS BANK	\$600	\$18	10	36	600
c.					
d. TOTAL					\$11,300

7. CLAIMS IN DEFAULT [§1322 (b)(3) and (5) and §1322(e)] - The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. **All following entries are estimates except for interest rate.**

<i>Creditor</i>	<i>Amount of Default</i>	<i>Interest Rate, if any</i>	<i>Monthly Payment</i>	<i>Beginning Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
a. N/A						
b.						

8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§1325(a)(5)] - The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beginning Month #	Monthly Payment	No. of Payments	Payments on Claim +	Adeq. Prot Payments	TOTAL PAYMENTS
a. N/A									
b.									
c.									
d. TOTAL									

9. PRIORITY CLAIMS - The trustee will pay in full all timely filed claims entitled to priority under §507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$2,500	\$192/322	1/2	1/8	\$2,500
b. Domestic Support	-0-	-0-	-0-	-0-	-0-
c. Internal Revenue Service	\$471	3	32	3	471
d. MN Dept. of Revenue	-0-	-0-	-0-	-0-	-0-
e.					
f. TOTAL					\$2,971

10. SEPARATE CLASS OF UNSECURED CREDITORS - In addition to the class of unsecured creditors specified in § 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (If any)	Claim Amount	Monthly Payment	Beginning in Month #	No. of Payments	TOTAL PAYMENTS
a. KOHL'S	4%	\$2,800	\$192	35	15	\$3,136
b.						
TOTAL						\$3,136

11. TIMELY FILED UNSECURED CREDITORS - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$1,853 (line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f), and 10(c)).

- The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$-0-.
- The debtor estimates that the debtor's total unsecured claims (excluding those in ¶8 and ¶10 are \$59,833.
- Total estimated unsecured claims are \$59,833 [(line 11(a) + line 11(b))].

12. TARDILY-FILED UNSECURED CREDITORS - No money paid by the debtor to the trustee under ¶1, but not distributed by the trustee under ¶2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS - The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

14. SUMMARY OF PAYMENTS -

Trustee's Fee [Line 2]	\$1,600
Home Mortgage Defaults [Line 6(d)].....	11,300
Claims in Default [Line 7(d)].....	-0-
Other Secured Claims [Line 8(d)].....	-0-
Priority Claims [Line 9(f)].....	2,971
Separate Classes [Line 10(c)].....	3,136
Unsecured Creditors [Line 11].....	1,853
TOTAL [must equal Line 1(d)].....	\$20,860

Signed _____

DEBTOR

Signed _____

DEBTOR if joint case

Ian Traquair Ball, #4285
12 South Sixth Street, Suite 326
Minneapolis, MN 55402
Tele: (612) 338-1313
ATTORNEY FOR DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

MARY J. ROBINSON,

Debtors.

NOTICE OF
PRECONFIRMATION
MODIFIED CHAPTER 13
PLAN

BKY 11-40338

TO: JASMINE Z. KELLER, Chapter 13 Trustee, and other parties in interest.

PLEASE TAKE NOTICE that on APRIL 7, 2011, at 10:30 a.m., in Courtroom 7W, U.S. Courthouse, 300 South 4th Street, Minneapolis, Minnesota, the Court will hold a hearing on the proposed modified plan, dated FEBRUARY 28, 2011, of the above-named debtor(s). A copy of the modified plan is attached to this notice.

Dated: March 4, 2011

/e/ Ian Traquair Ball
Ian Traquair Ball, #4285
Attorney for Debtor(s)
12 South 6th St., #326
Minneapolis, MN 55402
Tele: (612)338-1313

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

CERTIFICATE OF SERVICE

MARY J. ROBINSON,

BKY 11-40038

Debtors.

I, Katie J. Gatrost, declare under penalty of perjury that on March 4, 2011, I mailed at Minneapolis, Minnesota copies of the foregoing Notice of Preconfirmation Modified Chapter 13 Plan and Preconfirmation Modified Chapter 13 Plan, via first class mail postage prepaid to each entity named below, at the address stated for each entity:

Ms. Mary J. Robinson
3916 Snelling Avenue South
Minneapolis, MN 55406

SEE ATTACHED

and delivered by email notification under CM/ECF on the day e-filed with the court to each entity below:

Jasmine Z. Keller, Chapter 13 Trustee: cmecfjzkmn@ch13mn.com

United States Trustee: ustpreion12.mn.ecf@usdoj.gov

Dated: March 4, 2011

/e/ Katie J. Gatrost
Katie J. Gatrost
Ian Ball Law Office
12 South Sixth Street Ste 326
Minneapolis, MN 55406
612/338-1313

HSBC BANK NEVADA, N.A.
BASS & ASSOCIATES, P.C.
3936 E. FT. LOWELL RD., SUITE 200
TUCSON, AZ 85712

VERICREST FINANCIAL INC
PO BOX 24610
OKLAHOMA CITY, OK 73124-0610

ALLINA
2925 CHICAGO AVENUE
MINNEAPOLIS, MN 55407

ASSET ACCEPTANCE LLC
PO BOX 2036
WARREN MI 48090

BEST BUY
C/O LDG FINANCIAL
PO BOX 924073
NORCROSS, GA 30092

CAPITAL ONE
PO BOX 85617
RICHMOND, VA 23285-5617

CHASE USA NA
C/O CREDITORS BANKRUPTCY
SERVICE
PO BOX 740933
DALLAS TX 75374

CHILDREN'S HOSPITAL
2525 CHICAGO AVENUE
MINNEAPOLIS, MN 55404

COMMUNITY UNIVERSITY HEALTH
CENTER
2001 BLOOMINGTON AVENUE
MINNEAPOLIS, MN 55404

CAPITAL ONE BANK (USA), N.A.
BY AMERICAN INFOSOURCE LP AS
AGENT
PO BOX 71083
CHARLOTTE, NC 28272-1083

DIRECT LOANS
US DEPT OF EDUCATION
PO BOX 5202
GREENVILLE, TX 75403-5202

FCNB / SPIEGEL
C/O MCM
DEPT. 12421
P.O. BOX 603
OAKS, PA 19456

HAROLD ROBINSON
3916 SNELLING AVENUE SOUTH
MINNEAPOLIS, MN 55406

HCMC
701 PARK AVENUE
MINNEAPOLIS, MN 55415

HFC WEST/BENEFICIAL
PO BOX 4153
CAROL STREAM, IL 60197-4153

INTERNAL REVENUE SERVICE
INSOLVENCY SECTION
PO BOX 21126
PHILADELPHIA PA 19114

JCPENNY'S
6501 LEGACY DRIVE
PLANO, TX 75024

KOHL'S
PO BOX 2983
MILWAUKEE, WI 53201

KOHL'S DEPT STORE
PO BOX 2983
MILWAUKEE, WI 53201-2983

MACY'S
C/O ASSOCIATED RECOVERY
SYSTEMS
PO BOX 469046
ESCONDIDO, CA 92046-9046

MERCHANTS BANK
PO BOX 248
WINONA, MN 55987

MESSERLI & KRAMER PA
3033 CAMPUS DRIVE, STE 250
PLYMOUTH, MN 55441

MIDTLING ORAL & MAXILLOFACIAL
SURGERY
C/O LAW OFFICE OF
THOMAS P. LOWE & ASSOCIATES
PO BOX 1049
BURNSVILLE, MN 55337

MIDLAND CREDIT MANAGEMENT,
INC.
8875 AERO DRIVE, SUITE 200
SAN DIEGO, CA 92123

OLD NAVY
200 OLD NAVY LN
GROVE CITY, OH 43123-8605

STATE OF MINNESOTA DEPT OF
REVENUE
BANKRUPTCY SECTION
PO BOX 64447
ST PAUL MN 55164-0447

TARGET
3901 W. 53RD STREET
SIOUX FALLS, SD 57106-4216

TARGET NATIONAL BANK
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121

VERICREST FINANCIAL
715 METROPOLITAN AVE SOUTH
OKLAHOMA CITY, OK 73108

VICTORIA'S SECRET
WORL FINANCIAL NETWORK NAT'L
BANK
PO BOX 182121
COLUMBUS, OH 43218-2121

WELLS FARGO FINANCIAL
C/O MONARCH RECOVERY
PO BOX 98795
LAS VEGAS, NV 89193-8795

WINGS CREDIT UNION
14985 GLAZIER AVENUE, STE 100
APPLE VALLEY, MN 55124-6539

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APPLE VALLEY, MN 55124-6539